

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darryle Cook
Latisha Cook
Debtors

Case No. 25-01870-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 08, 2025

User: AutoDocket
Form ID: 309I

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Darryle Cook, Latisha Cook, 121 American Way, East Stroudsburg, PA 18301-8206
5724347	+ Ccs/Bryant State Bank, 4301 W 57th Street, # 120, Sioux Falls, SD 57108-2255
5724357	Exxmbcliti, Hagerstown, MD 21747
5724358	+ First National Bank/Fi, 300 Saint Paul Pl, Baltimore, MD 21202-2120
5724360	HNL Lab Medicine, 794 Roble Road, Allentown, PA 18109-9110
5724368	+ Specialty Physicians Associates, 3445 High Point Blvd., Ste 400, Bethlehem, PA 18017-7817
5724369	Sunoco/Citi, Citibank, Hagerstown, MD 21747
5724379	Webbank/Onemain/Fis, Po Box 31535ta 74, Tampa, FL 33631

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: patrick@armlawyers.com	Jul 08 2025 18:38:00	Patrick James Best, Arm Lawyers, 18 N. 8th St., Stroudsburg, PA 18360
tr	Email/Text: info@pamd13trustee.com	Jul 08 2025 18:38:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpreion03.ha.ecf@usdoj.gov	Jul 08 2025 18:38:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5724339	+ Email/PDF: bncnotices@becket-lee.com	Jul 08 2025 18:43:08	Amex, P O Box 297871, Fort Lauderdale, FL 33329-7871
5724340	+ Email/Text: bk@avant.com	Jul 08 2025 18:38:00	Avant Llc/Web Bank, 222 W Merchandise Mart P, Chicago, IL 60654-1103
5724341	+ EDI: BANKAMER	Jul 08 2025 22:37:00	Bank Of America, 400 Christiana Road, Newark, DE 19702-3208
5724342	+ EDI: TSYS2	Jul 08 2025 22:37:00	Barclays Bank Delaware, 1007 N Orange St, Wilmington, DE 19801-1239
5724343	+ EDI: TSYS2	Jul 08 2025 22:37:00	Barclays Bank/Old Navy, 125 S West St, Wilmington, DE 19801-5014
5724344	+ EDI: BANKAMER	Jul 08 2025 22:37:00	Bk Of Amer, Pob 15026, Wilmington, DE 19850-5026
5724349	Email/Text: cfcbackoffice@contfinco.com	Jul 08 2025 18:38:00	Celtic Bank/Contfinco, 4550 New Linden Hill Rd, Wilmington, DE 19808
5724373	Email/Text: cfcbackoffice@contfinco.com	Jul 08 2025 18:38:00	Tbom/Contfin, 4550 New Linden Hill Rd #400, Wilmington, DE

5724354	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Jul 08 2025 18:38:00	Cortrust Bank Na, 500 E 60th St N, Sioux Falls, SD 57104
5724355	Email/Text: correspondence@credit-control.com	Jul 08 2025 18:38:00	Credit Control LLC, PO Box 488, Hazelwood, MO 63042
5724345	+ EDI: CAPONEAUTO.COM	Jul 08 2025 22:37:00	Cap One Auto, 3901 Dallas Pkwy, Plano, TX 75093-7864
5724346	+ EDI: CAPITALONE.COM	Jul 08 2025 22:37:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
5724350	+ Email/Text: omx-bnc-bk-notices@chime.com	Jul 08 2025 18:38:00	Chime Stride, Po Box 417, San Francisco, CA 94104-0417
5724351	+ EDI: WFNNB.COM	Jul 08 2025 22:37:00	Comenitybank/Vicsecrmc, Po Box 182789, Columbus, OH 43218-2789
5724352	+ EDI: WFNNB.COM	Jul 08 2025 22:37:00	Comenitycapital/Biglot, Po Box 182120, Columbus, OH 43218-2120
5724353	+ EDI: WFNNB.COM	Jul 08 2025 22:37:00	Comenitycb/Myplacerwds, Po Box 182120, Columbus, OH 43218-2120
5724356	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2025 18:43:26	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
5724348	Email/Text: BNSFN@capitalsvcs.com	Jul 08 2025 18:38:00	Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104
5724361	^ MEBN	Jul 08 2025 18:35:25	Loandepo.Co, 6561 Irvine Center Drive, Irvine, CA 92618-2118
5724363	Email/Text: ml-ebn@missionlane.com	Jul 08 2025 18:38:00	Mission Lane Tab Bank, 101 2nd St Ste 350, San Francisco, CA 94105
5724362	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 08 2025 18:42:50	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5724364	Email/Text: bankruptcynotice@nymcu.org	Jul 08 2025 18:38:00	Muncpl Cr Un, 22 Courtland St, Brooklyn, NY 11201
5724365	+ EDI: AGFINANCE.COM	Jul 08 2025 22:37:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5724366	^ MEBN	Jul 08 2025 18:35:27	Prosper/Coastal Comm, 221 Main St Ste 300, San Francisco, CA 94105-1909
5724371	Email/Text: bankruptcy@sunbit.com	Jul 08 2025 18:38:00	Tab/Sunbit, 10940 Wilshire Blvd, Los Angeles, CA 90024
5724367	+ EDI: CBS7AVE	Jul 08 2025 22:37:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
5724370	+ EDI: SYNC	Jul 08 2025 22:37:00	Syncb/Jc Penney Dc, Po Box 981425, El Paso, TX 79998-1425
5724372	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 08 2025 18:38:00	Tbom/Atls/Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
5724374	+ EDI: PHINGENESIS	Jul 08 2025 22:37:00	Tbom/Milestone, Po Box 4499, Beaverton, OR 97076-4499
5724375	+ EDI: WTRRN BANK.COM	Jul 08 2025 22:37:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
5724376	+ EDI: CITICORP	Jul 08 2025 22:37:00	Thd/Cbna, Po Box 9714, Gray, TN 37615-9714
5724377	+ Email/Text: dht@pacollections.com	Jul 08 2025 18:38:00	Tsarouhis Law Group, 21 S 9th Street, Allentown, PA 18102-4861
5724378	+ EDI: LCIUPSTART	Jul 08 2025 22:37:00	Upstart Network Inc., 2950 S Delaware St Ste 3, San Mateo, CA 94403-2580

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5724359	##+	Fsb Blaze, 2500 S Minnesota Ave, Sioux Falls, SD 57105-4729

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Patrick James Best	on behalf of Debtor 2 Latisha Cook patrick@armlawyers.com notices@nextchapterbk.com;luis@armlawyers.com;lbeal@armlawyers.com
Patrick James Best	on behalf of Debtor 1 Darryle Cook patrick@armlawyers.com notices@nextchapterbk.com;luis@armlawyers.com;lbeal@armlawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	<u>Darryle Cook</u>	Social Security number or ITIN:	xxx-xx-5347
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Latisha Cook</u>	Social Security number or ITIN:	xxx-xx-3256
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter:	13 7/7/25
Case number:	5:25-bk-01870-MJC		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Darryle Cook	Latisha Cook
2. All other names used in the last 8 years	aka Darryle John Cook	aka Latisha Peebles Cook, aka Latisha Peebles
3. Address	121 American Way East Stroudsburg, PA 18301	121 American Way East Stroudsburg, PA 18301
4. Debtor's attorney Name and address	Patrick James Best Arm Lawyers 18 N. 8th St. Stroudsburg, PA 18360	Contact phone: 570-420-7431 Email: patrick@armlawyers.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (570) 831-2500 Date: 7/8/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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